

Information to identify the case:

Debtor 1	<u>Robert E. Bortz</u>	Social Security number or ITIN	xxx-xx-8666
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-10663-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert E. Bortz

8/22/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Robert E. Bortz
DebtorCase No. 12-10663-TPA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: aala
Form ID: 3180WPage 1 of 3
Total Noticed: 54

Date Rcvd: Aug 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2017.

db +Robert E. Bortz, 2918 Harvard Road, Erie, PA 16508-1221
 cr Citimortgage Inc., P. O. Box 14609, Irving, TX 75014
 cr +Irwin Mortgage Corporation, 4845 West 167th Street, Suite 101, Oak Forest, IL 60452-4550
 13371055 +Associated Clinical Laboratories, PO Box 71312, Philadelphia, PA 19176-1312
 13494665 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13371059 +Chase, PO Box 24696, Columbus, OH 43224-0696
 13442047 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 13443756 CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
 13371061 Citimortgage Inc, PO Box 6243, Sioux Falls, SD 57117-6243
 13371064 +Creditech, 50 North 7th Street, Bangor, PA 18013-1791
 13371065 +Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
 13427814 +Erie Community Credit Union, c/o Brian C. Palotas, Collection Manager,
 2165 West 21st Street, Erie, PA 16502-1942
 13371066 +Erie Community Federal Credit Union, 1129 State Street, Erie, PA 16501-1911
 13371067 +Frank C. Pregler DO, 3710 Pine Avenue, Erie, PA 16504-1748
 13371073 Irwin Mortgage Corp, 2801 East Dupont Road, Suite A, Fort Wayne, IN 46825-1668
 13386100 +Jeffrey J. Cole, 2014 West 8th Street, Erie, PA 16505-4740
 13736113 +Mark & Darlene Edmunds, 2946 Poplar Street, Erie, PA 16508-1680
 13539136 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 13371077 +Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
 13494575 +Phelan, Hallinan, & Schmieg LLP, 1617 JFK Blvd., Suite 1400, One Penn Center Plaza,
 Philadelphia, PA 19103-1823
 13371078 +Powers, Kirn & Javardian, LLC, 1310 Industrial Boulevard, Suite 101,
 Southampton, PA 18966-4030
 13371079 +Regional Health Services, 201 State Street, Erie, PA 16550-0002
 13430310 +Susan Fuhrer Reiter, Esquire, MacDonald, Illig, Jones, & Britton LLP,
 100 State Street, Suite 700, Erie, PA 16507-1459
 13493935 +U.S. BANK NATIONAL ASSOCIATION ETAL, CHASE RECORDS CENTER, ATTN: CORRESPONDENCE MAIL,
 MAIL CODE: LA4-5555, 700 KANSAS LANE, MONROE, LA 71203-4774
 13736210 +U.S. Bank National Association, on beha, Serviced by Select Portfolio Servicing,,
 3815 South West Temple, Salt Lake City, UT 84115-4412
 13481674 VERIZON WIRELESS, 500 Technology Drive #550, St. Charles, MO 63304-2225
 13371081 +Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, PO Box 1799,
 Akron, OH 44309-1799
 13371086 +Zale / Cbsd, Attn.: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195-0363

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 23 2017 01:32:39 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: BANKAMER.COM Aug 23 2017 01:23:00 Bank of America, N.A., 400 National Way,
 Mail Stop CA6-919-01-23, Simi Valley, CA 93065-6414
 cr EDI: AIS.COM Aug 23 2017 01:23:00 Midland Funding LLC by American InfoSource LP as a,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 13395625 EDI: BANKAMER2.COM Aug 23 2017 01:23:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 13371056 +EDI: BANKAMER2.COM Aug 23 2017 01:23:00 Bank Of America, 100 N. Tryon St.,
 Mailcode Nc 1-007-18-01, Charlotte, NC 28202-4031
 13371057 +EDI: BANKAMER.COM Aug 23 2017 01:23:00 Bank Of America, N.a., 450 American Street,
 Simi Valley, CA 93065-6285
 13495338 +EDI: BANKAMER2.COM Aug 23 2017 01:23:00 Bank of America, N.A.,
 c/of Gregory Javardian, Esquire, 1310 Industrial Blvd., 1st Floor, Suite 101,
 Southampton, PA 18966-4030
 13371058 +EDI: CBCSI.COM Aug 23 2017 01:23:00 CBCS, PO Box 2890, Columbus, OH 43216-2890
 13371060 +EDI: CHASE.COM Aug 23 2017 01:23:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 13371062 +EDI: CCS.COM Aug 23 2017 01:23:00 Credit Collection Services, Two Wells Avenue,
 Newton Center, MA 02459-3246
 13371063 +E-mail/Text: cwade@creditmanagementcompany.com Aug 23 2017 01:32:58
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 13371068 +EDI: PHINAMERI.COM Aug 23 2017 01:23:00 Gm Financial, PO Box 181145,
 Arlington, TX 76096-1145
 13371069 +EDI: IIC9.COM Aug 23 2017 01:23:00 IC Systems, Inc., Attention: Bankruptcy,
 444 Highway 96 East, PO Box 64444, Saint Paul, MN 55164-0444
 13371071 +EDI: IRS.COM Aug 23 2017 01:23:00 Internal Revenue Service,
 Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
 13509881 EDI: RESURGENT.COM Aug 23 2017 01:23:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13371075 +EDI: MID8.COM Aug 23 2017 01:23:00 Midland Credit Management Inc, 8875 Aero Drive,
 Suite 200, San Diego, CA 92123-2255
 13620163 EDI: AIS.COM Aug 23 2017 01:23:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

District/off: 0315-1

User: aala
Form ID: 3180W

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Total Noticed: 54

Date Rcvd: Aug 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13371076 +EDI: NFCU.COM Aug 23 2017 01:23:00 Navy Federal Credit Union, Attention: Bankruptcy,
Po Box 3000, Merrifield, VA 22119-3000
13422690 EDI: Q3G.COM Aug 23 2017 01:23:00 Quantum3 Group LLC as agent for,
World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788
13371080 +EDI: VERIZONCOMB.COM Aug 23 2017 01:23:00 Verizon, PO Box 28000,
Lehigh Valley, PA 18002-8000
13371082 +EDI: WFFC.COM Aug 23 2017 01:23:00 Well Fargo Financial Bank, Attention: Bankruptcy,
Po Box 10438, Des Moines, IA 50306-0438
13371083 +EDI: WFFC.COM Aug 23 2017 01:23:00 Wells Fargo, Attention: Bankruptcy MAC# X2303-01A,
Po Box 41169, Des Moines, IA 50328-0001
13371084 +EDI: WFFC.COM Aug 23 2017 01:23:00 Wells Fargo Bank, Macq 2123-013, PO Box 94423,
Albuquerque, NM 87199-4423
13374970 +EDI: WFFC.COM Aug 23 2017 01:23:00 Wells Fargo Bank NA,
Wells Fargo Education Financial Services, 301 E 58th Street N, Sioux Falls SD 57104-0422
13378331 EDI: WFFC.COM Aug 23 2017 01:23:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438
13371085 +EDI: WFNBN.COM Aug 23 2017 01:23:00 Wfnbn / Value City Furniture, Attn: Bankruptcy,
Po Box 182685, Columbus, OH 43218-2685

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A., successor by merger to BAC
cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS SERV
cr NATIONSTAR MORTGAGE LLC
cr Nationstar Mortgage LLC
cr Select Portfolio Servicing Inc., as servicing agen
cr U.S. Bank National Association, on behalf of the r
cr* CITIMORTGAGE, INC., P.O. Box 6030, Sioux Falls, SD 57117-6030
cr* CitiMortgage, Inc., PO BOX 6030, SIOUX FALLS, SD 57117-6030
cr* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Dept, 350 Highland Dr,
Lewisville, TX 75067)
cr* ++Penn Hills School District, c/o Maiello, Brungo & Maiello, LLP, 3301 McCrady Road,
Pittsburgh, PA 15235-5137
cr* ++Regional Health Services, Inc., 201 State Street, Erie, PA 16550-0002
13371072* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Office of District Counsel,
1000 Liberty Center, Suite 601C, Pittsburgh, PA 15222)
13371070* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14051679* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)
13516497* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Dept, 350 Highland Dr,
Lewisville, TX 75067-4177)
cr ###SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
13371074 ###Maiello, Brungo & Maiello, LLP, One Churchill Park, 3301 McCrady Road,
Pittsburgh, PA 15235-5137
13409180 ###Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 3301 McCrady Road,
Pittsburgh, PA 15235-5137

TOTALS: 6, * 10, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 24, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: aala
Form ID: 3180W

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Total Noticed: 54

Date Rcvd: Aug 22, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Nationstar Mortgage LLC ecfmail@mwc-law.com
Alexandra Teresa Garcia on behalf of Creditor Nationstar Mortgage, LLC ecfmail@mwc-law.com
Daniel P. Foster on behalf of Debtor Robert E. Bortz dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Danielle Boyle-Ebersole on behalf of Creditor U.S. Bank National Association, on behalf of
the registered Holders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates,
Series 2007-AC1 debersole@hoflawgroup.com, bbleming@hoflawgroup.com
David H. Lipow on behalf of Creditor CitiMortgage, Inc. bkecf@milsteadlaw.com,
dlipow@milsteadlaw.com
David H. Lipow on behalf of Creditor U.S. Bank National Association, on behalf of the
registered Holders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates,
Series 2007-AC1 bkecf@milsteadlaw.com, dlipow@milsteadlaw.com
Gregory Javardian on behalf of Creditor Bank of America, N.A., successor by merger to BAC
Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP greg@javardianlaw.com,
mary@javardianlaw.com; tami@javardianlaw.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor Nationstar Mortgage, LLC pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Jerome B. Blank on behalf of Creditor Nationstar Mortgage, LLC pawb@fedphe.com
Jill Manuel-Coughlin on behalf of Creditor Bank of America, N.A. jill@pkallc.com,
chris.amann@pkallc.com; nick.bracey@pkallc.com; samantha.gonzalez@pkallc.com; harry.reese@pkallc.com
Luke A. Sizemore on behalf of Creditor Nationstar Mortgage, LLC lsizemore@reedsmith.com,
slucas@reedsmith.com; bankruptcy-2628@ecf.pacerpro.com
Matthew Christian Waltdt on behalf of Creditor Select Portfolio Servicing Inc., as servicing
agent for U.S. Bank National Association, on behalf of the registered Holders of Bear Stearns
Asset Backed Securities I LLC, Asset-Backed Certificates, Se mwaltdt@milsteadlaw.com,
bkecf@milsteadlaw.com
Matthew Gregory Brushwood on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS
SERVICER FOR THE MORTGAGE OF RECORD pawb@fedphe.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 17